



ISSN: 0975-833X

Available online at <http://www.journalcra.com>

International Journal of Current Research  
Vol. 11, Issue, 09, pp.7005-7009, September, 2019

DOI: <https://doi.org/10.24941/ijcr.36124.09.2019>

INTERNATIONAL JOURNAL  
OF CURRENT RESEARCH

## RESEARCH ARTICLE

# OCCUPATIONAL STRESS AMONG SBI EMPLOYEES IN NILAMBUR TALUK, MALAPPURAM DISTRICT

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### ARTICLE INFO

#### Article History:

Received 19<sup>th</sup> June, 2019  
Received in revised form  
20<sup>th</sup> July, 2019  
Accepted 24<sup>th</sup> August, 2019  
Published online 30<sup>th</sup> September, 2019

#### Key Words:

Stress, Occupational Stress,  
SBI, Employees,  
Causes, Strategies

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Citation: Dr. Binija George, 2019. "Occupational Stress among SBI Employees in Nilambur Taluk, Malappuram District", *International Journal of Current Research*, 11, (09), 7005-7009.

### ABSTRACT

'Work is Worship' seems to be gone now a day because of the reason of stress. Stress is an unpleasant state of emotional arousal that people experience in situations that they perceive as dangerous or threatening. Occupational stress is stress involved in work. It is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. The study mainly focussed on the occupational stress among SBI employees in Nilambur Taluk and various factors leading to cause stress and types of stress. It also discusses the various strategies adopted to overcome the occupational stress.

## INTRODUCTION

The modern world, which is said to be a world of achievements is also a world of stress. We find stress everywhere, whether it be within the family, business organisation or any other social/economic activity. Right from the time of birth till the last breath draws, an individual is invariably exposed to various stressful situations. Stress is experienced by every person of any age and gender. Stress refers to the pressure or tension people feel in life. It is accompanied by physiological, behavioural and cognitive changes. Occupational stress is stress involved in work. It is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope.

### Objectives of the study

- To identify occupational stress and its types.
- To evaluate the causes of occupational stress experienced by SBI employees
- To examine the strategies adopted by SBI to overcome occupational stress among employees.

## METHODOLOGY

**Sample Size:** There were 5 SBI branches in Nilambur Taluk. Population consists of total 41 employees including both

officers and clerks. Out of 41 employees, 30 are selected at random for the study.

**Sources of Data:** Both primary and secondary data have been used for the study. Primary data has been collected through a well structured questionnaire and secondary data has been collected from various journals, magazines, website etc.

### Literature Review

- **Shruthi (2009)** found that employees at bank are too much stressed with their job with heavy workload, so the employees expect refreshing events to add up in their work place like entertainment, trips, tea breaks etc. Apart from this the employees expect hike in their salary from their performance. But even then the employees are very co-operative and respect towards the bank's image and its future.
- **Arti Devi (2013)** in her study identified the coping strategies used by the employees and assessed whether the employees can be segmented on the basis of their experiences of stress. She also examined the determinants of stress based on employee segment.
- **Harish Shukla and Rachita Garg (2013)** explained that stress is unavoidable on the part of the employees as the systems, procedures and techniques are getting complicated with the use of advanced technology. Every employee can not cope with such rapid changes taking place in the jobs. This will lead to arising of stress among employees. It is

seen that maximum number of employees in banks remains in stress. Majority of employees try to find solution to relieve them from stress. The study also suggested the measures to overcome stress that affects their physical and mental health.

- **Tilottama Azad(2014) in her study** found that a large number of bankers are facing high stress because of their job. The reasons for this include long working hours, improper reward system, lack of job autonomy, role conflict etc. and the main reason is lack of management support to employees. The study revealed that the employees can notice a number of symptoms indicating high level stress among them. If these symptoms are not noticed properly, they can cause serious health problems like depression, heart problems etc. Apart from this, personal life of bankers are also being affected because of high job stress. The study also concludes that with the help of proper management techniques by management, the stress level of bankers can be reduced to great extent.

**Types of Stress:** Stress has been understood to be negative with few people acknowledging the importance and usefulness of positive stress. In our day to day life stress is everywhere and definitely unavoidable. Hence it is necessary to differentiate between good stress and bad stress. Negative stress causes many physical and psychological problems while positive stress extends help to accomplish tasks easily. There are mainly four types of stress namely eustress, distress, hyper stress and hypo stress.

- **Eustress:** This is a positive form of stress which prepares your mind and body for the imminent challenge that it has perceived. Eustress is neutral and physical reaction by your body which increases blood flow to your muscles resulting higher heart rate. Athletes before a competition or perhaps a manager before a major presentation would do well with eustress allowing them to derive the inspiration and strength that is needed.
- **Distress:** It is a negative form of stress. This occurs when the mind and body is unable to cope with the changes and usually occurs when there are deviations from the normal. Trigger events for distress can be a change in job scope or routine that the person is unable to handle or cope with.
- **Hyper Stress:** It is a negative stress that occurs when the individual is unable to cope with the work load. Examples include the highly stressful jobs which require longer working hours than the individual can handle if you suspect that you are suffering from hyper stress you are like to have sudden emotional breakdowns over insignificant issues. It is important for you to recognize that your body needs a break or you are experiencing chronic physical and psychological reactions.
- **Hypo Stress:** It occurs when a person has nothing to do with his time and feels costently bored and unmotivated. This is due to an insufficient amount of stress. Hence, some stress is inevitable and helpful to us. Companies should avoid having workers who experience hyper stress because it will reduce productivity. If the job scope is boring and repetitive, it would be a good idea to implement some form of job rotation so that there is always something new to learn .

Distress is the most commonly referred type of stress having negative implications, where as eustress is a positive form of

stress usually related to desirable events in the life of a person.

**Causes of Stress:** There may be numerous conditions in which people may feel stress. Conditions that tend to cause stress called stressors. Although even a single stressor may cause stress like death of near one, usually stressors combine to press on individual in a variety of ways until stress develops. The various stressors can be grouped into four categories.

• **Individual Stressors:** There are many stressors at the individual level which may be generated in the context of organisational life or his personal life. Following are the main factors which cause stress to individuals

- Job Concerns
- Career changes due to promotion or transfer
- Economic problems due to low earnings
- Changes in life structure
- Increase in responsibility

• **Group Stressors:** These are the factors which cause stress to individual in organisations and society. This is due to poor interpersonal relationships or conflicts. These conflicts can be among the members of the group or between the supervisors and subordinates. Groups have a lot of influence on the employees behaviour, performance and job satisfaction. Group stressors can be the following.

- Lack of group cohesiveness
- Lack of social support
- Inter personal and inter group conflicts
- Unfriendly organisational climate

• **Organisational Stressors:** There are many factors in the work environment that have some influence on the extend of stress that the people experience at the job. The following are some of the organisational stressors.

- Job related factors like morally conflicting individuals, difficult duties and responsibilities, disturbed working conditions, lack of security and too much work load.
- Role related factors like role conflict, role ambiguity and role overload.
- Inter personal and group related factors like conflicts, poor communication, unpleasant relationship and lack of proper recognition.
- Organisational structural factors like excessive rules and regulations, lack of participation in decisions and hostile attitude of superiors.
- Organisational leadership factors like unrealistic standard to perform, imposing excessively tight controls and routinely fire employees who fail to turn up.
- Organisational life cycle like layoffs, retrenchment, reduction in production etc.

• **Extra Organisational Stressors:** Job stress is not limited to things that happen inside the organisation during the working hours. Extra organisational factors which are outside the organisation also contribute to job stress. They are listed as follows

- Political uncertainties

- Instability of government
- Economic uncertainties like depression
- Technological uncertainties and changes.

**Strategies for overcoming occupational stress:** Individuals and organisations can not remain in a continuous state of tension. They adopt one or another sort of adaptive behaviour to deal with stress which is called coping. The coping process refers to any attempt to deal with a successful situation which a person feels he must do something about, but which exceeds his existing adaption response patterns. Stress Management means the interventions designed to reduce the impact of stressors in the work place. The aim of stress management is to manage the stress of everyday life among employees. Work plays a critical role among the individuals which has contributed to stress for both individual employees and the organisations. Stress at work is one of the threats in providing a healthy platform of work to employees.

A number of individual strategies have been researched upon and found to be effective in managing occupational stress. Some of them are as follows

- **Exercise:** It is one method put forward by researchers to relieve stress whether it is walking, jogging, swimming etc. Exercise resulted in increased fitness which is the maintenance of a good physical condition. Physical exercise constitutes a very good measure which prevents impulsive stress reaction such as irritability, anger and depression. Walking provides good exercise which not only tones up the body muscles and cardio vascular system but also help in refreshing the mind. About 2000yrs ago Hippocrates, the father of medicine stated that walking is man's best medicine. It is found that stress and strain can be countered and even prevented by regular vigorous walking.
- **Relaxation:** Relaxation is a related method individuals can use to manage stress. An individual can use progressive muscle relaxation, deep breathing, yoga and meditation and music to reduce the perceived stress and to manage a stressful situation. Regular vacation and the habit of taking things lightly will help employees to manage stress effectively.
- **Time Management:** Time pressure is a major cause of stress among executives. Time management is a common technique used for reducing stress by eliminating the sense of being under time pressure

#### Some of the tips for time management

- Make out a 'to do' list that identifies everything that must be done during the day. This helps to keep track of work progress.
- Delegate as much minor work as possible to subordinates.
- Determine when to do the best work - morning or afternoon and schedule the most difficult assignment for this time period.
- Make telephone calls between 4.30 and 5pm. People tend to keep these conversation brief so that they can go home away.
- Do not feel guilty about those things that have not been accomplished today. Put them on the top of the 'to do' list for tomorrow.

## Data Analysis and Interpretation

**Table 1. Discriptive Analysis of Employees**

Gender wise classification of employees		
Gender	Frequency	Percentage
Male	20	66.7
Female	10	33.3
Marital Status of employees		
Status	Frequency	Percentage
Married	26	86.7
Unmarried	4	13.3
Age wise classification of employees		
Age Group	Frequency	Percentage
Below 30	1	3.3
30-40	12	40
40-50	11	36.7
Above 50	6	20
Educational Classification of employees		
Educational Classification	Frequency	Percentage
Graduate	8	26.7
Post Graduate	22	73.3
Work Experience of employees		
Experience in years	Frequency	Percentage
10-20	8	26.7
20-30	12	40
Above 30	10	33.3

### Interpretation

Table 1 depicts the descriptive analysis of SBI employees in Nilambur Taluk. Out of total 30 employees, 66.7 percentage are male employees and 33.3 percentage are female employees. In the case of marital status, 86.7 percentage employees are married and 13.3 percentage are unmarried. Age wise classification shows that 3.3 percentage employees are in the age of below 30 years, 40 percentage are in the age of 30-40 years, 36.7 percentage are in the range of 40-50 years and 20 percentage are in above 50 years group. It is clear from the educational classification that 26.7 percentage of employees are graduates and 73.3 percentage are post graduates. From the work experience of employees, it is understood that 26.7 percentage are having the work experience of 10-20 years, 40 percentage have 20-30 years of experience and 33.3 percentage employees have above 30 years of experience.

**Table 2. Descriptive Statistics of the factors causing Occupational Stress**

Factors	Mean	Mean Rank
Personal	12.53	4
Family Oriented	13.00	3
Job Oriented	27.60	1
Relationship within the Bank	16.60	2

Source: Survey Data

From the table 2, it is clear that the most important factor causing occupational stress to SBI employees is related with the job. The other factors are relationship within the bank, family oriented and personal factors respectively. It may be because of the reason that long working hours, large number of customers, lack of leisure time etc

### Hypothesis 1

H0: There is no significant difference between male and female employees with regard to factors causing occupational stress.

**Table 3. Independent Sample t-test for difference between male and female employees with regard to factors causing occupational stress**

Factors causing occupational stress	Gender				t-value	P-value
	Male		Female			
	Mean	Std.Dev.	Mean	Std.Dev.		
Personal	12.65	3.2	12.30	1.95	.316	.07
Family Oriented	12.9	2.68	13.2	3.08	-.275	.330
Job Oriented	28	6.24	26.8	4.44	.541	.069
Relationship within Bank	15.55	4.27	18.7	4.06	-1.934	.410
Overall	69.10	11.96	71	9.82	-.433	.579

Source: Survey Data

H1: There is significant difference between male and female employees with regard to factors causing occupational stress. Since p-value is greater than 0.05, there is no significant difference between male and female employees with regard to factors causing occupational stress. Hence, the null hypothesis is accepted at 5% level with regard to factors causing occupational stress. This is because of the reason that both male and female employees of SBI are equally suffering stress at work place.

**Table 5. Kruskal Wallis test for significant difference among mean rank of experience in years**

Factors	Experience			Chi-square value	p-value
	10-20	20-30	Above30		
Personal	12.81	19	13.45	3.27	.195
Family Oriented	20.25	14.88	12.45	3.67	.160
Job Oriented	11.56	17.46	16.30	2.31	.315
Relationship within thebank	15.69	16.50	14.15	.399	.819
Overall	13.19	18.33	13.95	2.114	.348

Source: Survey Data

## Hypothesis 2

H0: There is no significant difference among mean rank of experience with regard to the factors causing occupational stress of bank employees.

H1: There is significant difference among mean rank of experience with regard to the factors causing occupational stress of bank employees.

There is no significant difference among mean rank of experience of employees with regard to factors causing occupational stress, since p value is greater than 0.05. Hence, null hypothesis is accepted at 5% level of significance. From the analysis, it is clear that the intensity of the occupational stress faced by both the employees having more experience and less experience are same.

**Table 6. Mann Whitney U test for Educational Qualification and strategies for overcoming occupational stress**

Strategies to overcome occupational stress	Educational Qualification		Z - Value	p-value
	Graduate	Post Graduate		
Overall	11	16.27	-1.431	.152

Source: Survey Data

## Hypothesis 3

H0: There is no significant difference between educational qualification and strategies adopted for overcoming occupational stress.

H1: There is significant difference between educational qualification and strategies adopted for overcoming occupational stress.

Mann Whitney U test for Educational Qualification and strategies for overcoming occupational stress. Since p-value is greater than .05, the null hypothesis is accepted at 5% level of significance with regard to overall strategies adopted for occupational stress. Hence, the opinion of both graduate and post graduate employees regarding all statements of overall strategies for overcoming occupational stress are equal to average level.

## Findings of the Study

- Out of total employees, 66.7 percentage are male and 33.3 percentage are females.
- It is found that 73.3 percentage are post graduates and 26.7 percentage are graduates.
- Among various factors causing stress, job oriented factors are the most important factor because the employees are facing more stress at their work place.
- It is observed that both male and female employees are equal in facing stress at their work place.
- It is found from the study that there is no differentiation on the basis of experience of employees while facing occupational stress.
- The strategies adopted by the graduate and post graduate employees for overcoming occupational stress are same.

## Suggestions

- Redesign the jobs and ensure role clarity so as to remove the ambiguity in job role.
- Introduce more job oriented training programmes, which improve employees skills and their confidence level for better performance.
- Growth opportunities should be strengthened at all levels of employees.
- Relationship with in the organization should be strengthened
- Increase holidays of employees to reduce family oriented stress.
- Adequate support must be extended from the top to make the women employees feel safe and secure. This will enhance their moral of work and efficiency.
- The grievance handling procedures should be made more transparent so as to increase the confidence level of employees and reduce their anxiety and tension related to their jobs.

## Limitations of the study

- Study suffers from inherent limitations of survey data.
- The data is based on individual opinion which may bring some bias.

## Conclusion

Stress is a crucial word in organizations in the present scenario. Without knowing the mental status and physical capacity and calibre, organizations are just assigning work to the employees. This is causing stress. Stress at times can be taken as a positive word also but maximum times it is taken in a negative sense. The workplace of the 21st century is a fast-paced, dynamic, highly stimulating environment which brings a large number of benefits and opportunities to those who work within it. The ever-changing demands of the working world

can increase levels of stress, especially for those who are consistently working under pressure such as bank workers. Whilst pressure has its positive side in raising performance, if such pressure becomes excessive it can lead to stress which has negative consequences. The job stress is an increasing problem in present day organizations; it does not affect the employees work life only, but has far reaching impact on employees' family life as well. Therefore, employees should provide a stress free work environment, recognize where stress is becoming a problem for staff and take action to reduce stress. Stress in the work place reduces productivity, increase management pressures and makes people ill in many ways. Work place stress affects the performance of the brain including functions of work performance, memory, concentration and learning.

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